

ABSTRACT

A computer based method for investing that includes causing the formation of an agreement for the transfer of benefits of an insured's life insurance policy to a first entity and the transfer of premium payment obligations of the insured's life insurance policy to the first entity or a second entity in exchange for periodic payments for a period of time to at least one of an owner of the life insurance policy and a third entity, wherein the period of time is based on at least one of a fixed period and the life of the insured.